

Information to identify the case:

Debtor 1 Tony Allen Davis
First Name Middle Name Last Name

Debtor 2 Kathryn Elizabeth Davis
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-9653
EIN -----

Social Security number or ITIN xxx-xx-7899
EIN -----

United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**

Case number: **16-20415-GLT**

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Tony Allen Davis

Kathryn Elizabeth Davis

7/13/21

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Tony Allen Davis
Kathryn Elizabeth Davis
Debtors

Case No. 16-20415-GLT
Chapter 13

District/off: 0315-2
Date Rcvd: Jul 13, 2021

User: nsha
Form ID: 3180W

Page 1 of 3
Total Noticed: 42

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 15, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Tony Allen Davis, Kathryn Elizabeth Davis, 338 Morganza Road, Canonsburg, PA 15317-8547
cr	+ Lakeview Loan Servicing, LLC, Stern & Eisenberg, PC, 1581 Main Street, Suite 200, Warrington, PA 18976-3403
14175954	+ Aes/m&taselt, Po Box 61047, Harrisburg, PA 17106-1047
14175956	+ Atlantic Crd / GE Capital Retail, P O Box 13386, Roanoke, VA 24033-3386
14244052	+ Atlantic Credit & Finance SFU III, LLC, P.O. Box 13386, Roanoke, VA 24033-3386
14175963	++ COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157 address filed with court;, Columbia Gas, P.O. Box 742537, Cincinnati, OH 45274
14175957	+ Capital One Bank, 1309 Technology Parkway, Cedar Falls, IA 50613-6976
14175961	+ Christopher A Titus, Esq., 1835 Market Street, Suite 501, Philadelphia, PA 19103-2933
14175965	+ Fed Loan Serv, Pob 60610, Harrisburg, PA 17106-0610
14175966	+ GECRB / DFW Furniture, P.O. Box 103104, Roswell, GA 30076-9104
14187775	+ PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
14175971	+ Portfolio Recovery / Synchrony Bank, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952
14203583	U.S. Department of Education, c/o Fedloan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184

TOTAL: 13

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Jul 14 2021 03:13:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 13 2021 23:14:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jul 14 2021 03:13:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 13 2021 23:14:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: PHINAMERI.COM	Jul 14 2021 03:13:00	AmeriCredit Financial Services, Inc., dba GM Finan, 4000 Embarcadero Dr., Arlington, TX 76014-4101
cr	EDI: ECMC.COM	Jul 14 2021 03:13:00	ECMC, P.O. Box 16408, St. Paul, MN 55116-0408
14189209	+ EDI: PHINAMERI.COM	Jul 14 2021 03:13:00	AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853, Arlington, TX 76096-3853
14175955	+ EDI: APPLIEDBANK.COM	Jul 14 2021 03:13:00	Applied Bank, 660 Plaza Dr, Newark, DE

District/off: 0315-2

User: nsha

Page 2 of 3

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Total Noticed: 42

14175959	EDI: CAPITALONE.COM	Jul 14 2021 03:13:00	19702-6369 Capital One Bank Usa N, 15000 Capital One Dr, Richmond, VA 23238
14175958	+ EDI: CAPITALONE.COM	Jul 14 2021 03:13:00	Capital One Bank (USA) NA, 4851 Cox Road, Glen Allen, VA 23060-6293
14240101	EDI: CAPITALONE.COM	Jul 14 2021 03:13:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14175962	+ Email/Text: bankruptcy@clearviewfcu.org	Jul 13 2021 23:14:00	Clearview Federal Credit Union, 8805 University Blvd, Moon Township, PA 15108-4212
14175964	+ EDI: WFNNB.COM	Jul 14 2021 03:13:00	Comenity Bank, Po Box 182789, Columbus, OH 43218-2789
14221782	+ EDI: CBS7AVE	Jul 14 2021 03:13:00	Country Door, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
14406025	EDI: ECMC.COM	Jul 14 2021 03:13:00	Educational Credit Management Corporation, PO BOX 16408, ST. PAUL, MN 55116-0408
14175967	+ EDI: PHINAMERI.COM	Jul 14 2021 03:13:00	Gm Financial, Po Box 181145, Arlington, TX 76096-1145
14175968	EDI: IRS.COM	Jul 14 2021 03:13:00	Internal Revenue Service, 1000 Liberty Avenue, Pittsburgh, PA 15222
14175960	EDI: JPMORGANCHASE	Jul 14 2021 03:13:00	Chase Card, Po Box 15298, Wilmington, DE 19850
14175969	+ Email/Text: BKRMailOPS@weltman.com	Jul 13 2021 23:14:00	Kay Jewelers, 375 Ghent Rd, Fairlawn, OH 44333-4600
14187283	+ Email/Text: camanagement@mtb.com	Jul 13 2021 23:14:00	Lakeview Loan Servicing, LLC, c/o M&T Bank, 1100 Wherle Drive, Williamsville, NY 14221-7748
14175970	Email/Text: camanagement@mtb.com	Jul 13 2021 23:14:00	M & T Bank, 1 Fountain Plz, Buffalo, NY 14203
14222938	+ EDI: MID8.COM	Jul 14 2021 03:13:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
14175972	EDI: PRA.COM	Jul 14 2021 03:13:00	Portfolio Recovery Associates LLC, 120 Corporrate Blvd., Norfolk, VA 23502
14196227	EDI: PRA.COM	Jul 14 2021 03:13:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14211294	EDI: Q3G.COM	Jul 14 2021 03:13:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14178969	EDI: Q3G.COM	Jul 14 2021 03:13:00	Quantum3 Group LLC as agent for, Sterling Jewelers Inc, PO Box 788, Kirkland, WA 98083-0788
14716812	+ EDI: DRIV.COM	Jul 14 2021 03:13:00	Santander Consumer USA, 1010 W Mockingbird Lane, Suite 100, Dallas, TX 75247-5126
14851382	+ EDI: DRIV.COM	Jul 14 2021 03:13:00	Santander Consumer USA, Inc., P.O. Box 560284, Dallas, TX 75356-0284
14175973	+ EDI: CBS7AVE	Jul 14 2021 03:13:00	Through The Country Door, 1112 7th Ave, Monroe, WI 53566-1364
14178992	+ Email/PDF: OGCRegionIIIBankruptcy@hud.gov	Jul 13 2021 23:25:34	U.S. Department of Housing and Urban Development, 451 7th Street S.W., Washington, DC 20410-0002
14175974	+ Email/Text: bankrupt-adjdept@wesbanc.com	Jul 13 2021 23:14:00	Wesbanc Bank Inc, 1 Bank Plaza, Wheeling, WV 26003-3565

TOTAL: 31

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Lakeview Loan Servicing, LLC c/o M & T Bank
cr	*+	Wesbanco Bank Inc, 1 Bank Plaza, Wheeling, WV 26003-3565
14228472	*P++	COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157, address filed with court., Columbia Gas of PA, PO Box 117, Columbus, OH 43216

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 15, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 13, 2021 at the address(es) listed below:

Name	Email Address
Andrew R. Thalman	on behalf of Creditor Wesbanco Bank Inc andrewthalman@pgka.com
Brian Nicholas	on behalf of Creditor Lakeview Loan Servicing LLC bnicholas@kmllawgroup.com
Christopher M. McMonagle	on behalf of Creditor Lakeview Loan Servicing LLC cmcmonagle@sterneisenberg.com, bkecf@sterneisenberg.com
David A. Rice	on behalf of Debtor Tony Allen Davis ricelaw1@verizon.net lowdenscott@gmail.com
David A. Rice	on behalf of Joint Debtor Kathryn Elizabeth Davis ricelaw1@verizon.net lowdenscott@gmail.com
Maria Miksich	on behalf of Creditor Lakeview Loan Servicing LLC mmiksich@kmllawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmevf@chapter13trusteevdpa.com
Scott R. Lowden	on behalf of Joint Debtor Kathryn Elizabeth Davis niclowlg1@comcast.net
Scott R. Lowden	on behalf of Debtor Tony Allen Davis niclowlg1@comcast.net
William E. Craig	on behalf of Creditor AmeriCredit Financial Services Inc., dba GM Financial ecfmail@mortoncraig.com, mhazlett@mortoncraig.com;mortoncraigecf@gmail.com
William E. Miller	on behalf of Creditor Lakeview Loan Servicing LLC wmmiller@friedmanvartolo.com, wedwardmiller@gmail.com

TOTAL: 12